

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: WESTMAN, RONALD E.

§ Case No. 09-73762

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court  
211 South Court Street  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 07/20/2011 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 06/01/2011

By: /s/JAMES E. STEVENS

Trustee

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611  
jstevens@bslbv.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: WESTMAN, RONALD E.

§ Case No. 09-73762

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 34,061.30  
*and approved disbursements of* \$ 1,346.63  
*leaving a balance on hand of* <sup>1</sup> \$ 32,714.67

**Balance on hand:** \$ 32,714.67

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 32,714.67

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	4,156.13	0.00	4,156.13
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera, LLP	2,471.00	0.00	2,471.00

Total to be paid for chapter 7 administration expenses: \$ 6,627.13

Remaining balance: \$ 26,087.54

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 26,087.54

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 26,087.54

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 134,105.42 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	PYOD LLC its successors and assigns as assignee of	19,853.40	0.00	3,862.09
2	FIA CARD SERVICES, NA/BANK OF AMERICA	52,278.30	0.00	10,169.70
3	PNC BANK	61,973.72	0.00	12,055.75

Total to be paid for timely general unsecured claims: \$ 26,087.54

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JAMES E. STEVENS  
Trustee

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611  
jstevens@bslbv.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6  
United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Ronald E. Westman  
DebtorCase No. 09-73762-MB  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: lorsmith  
Form ID: pdf006Page 1 of 1  
Total Noticed: 19

Date Rcvd: Jun 16, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2011.

db +Ronald E. Westman, 345 Wallace Avenue, Crystal Lake, IL 60014-7252  
 aty +Richard T Jones, 666 Russel Court, #214, Woodstock, IL 60098-2671  
 tr +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,  
 Rockford, IL 61108-2579

14393116 +Capital One, 1957 Westmoreland, Post Office Box 26094, Richmond, VA 23260-6094  
 14942945 +Centegra Memorial Medical Center, POB 1990, Woodstock IL 60098-1990  
 14393119 +Choice Visa, c/o United Collection Bureau, 5620 Southwyck Blvd., #206,  
 Toledo, OH 43614-1501

14393118 Choice Visa, c/o Blatt, Hasenmiller, et al, 125 S. Wacker Dr., #400, Chicago, IL 60606-4440  
 14393117 Choice Visa, c/o Citibank, PO BOX 6500, Sioux Falls, SD 57117-6500  
 14393120 +FIA Card Services, P.O. Box 15137, Wilmington, DE 19850-5137  
 14393121 National City, Post Office Box 856177, Louisville, KY 40285-6177  
 14393122 +National City, c/o Weltman, Weinberg & Reis, 525 Vine Street, #800,  
 Cincinnati, OH 45202-3122

14393123 +National City Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421

14393124 +National City Mortgage, c/o Codilis & Assoc., 15W030 N. Frontage Rd., #100,  
 Burr Ridge, IL 60527-6921

14393125 +National City Mortgage, c/o Codilis & Assoc., 15W030 N. Frontage Street, #100,  
 Burr Ridge, IL 60527-6921

14393126 +North C. L. Park Beach Imp. Assoc., c/o Jim Robrdantz, Reg. Agent, 136 Greenfield,  
 Crystal Lake, IL 60014-5230

14922338 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 14597657 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
 PO Box 19008, Greenville, SC 29602-9008

14942946 +The Center for Neurology, 750 East Terra Cotta Suite A, Crystal Lake IL 60014-3621

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14863619 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 17 2011 00:02:14  
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
 Oklahoma City, OK 73124-8809

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,  
 Rockford, IL 61108-2579

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2011

Signature:

